

09/808,717

Application/Control Number: 09/808,717

Page 3

Art Unit: 3687

4-20-09

Claim 21, line ¹¹12, the phrase "by a software engine" has been inserted after the word "used."

Claim 23, lines 3-4, the phrase ", and wherein a software engine uses at least a portion of the credit report information of the buyer to determine the amount the buyer can finance" has been deleted.

Claims 30-39 have been cancelled.

Claim 40, line 6, the phrase "used to" has been deleted and "reviewing" has been inserted therein.

Claim 40, line ¹²11, the phrase "by a software engine" has been inserted after the word "used."

4. The following is an examiner's statement of reasons for allowance: The prior art, either alone or in combination does not disclose, nor suggest, the features recited in independent claims 1, 10, 17, 21 and 40, and the dependent claims that depend therefrom. It is noted that using a credit report to obtain a loan is not deemed a product as defined by Applicant.

Any comments considered necessary by applicant must be submitted no later than the payment of the issue fee and, to avoid processing delays, should preferably accompany the issue fee. Such submissions should be clearly labeled "Comments on Statement of Reasons for Allowance."

BB
4-20-09